

RURAL DEVELOPMENT DIRECTORY

This directory includes all those individuals and entities upon whom the OTS relied in developing our research for this paper. It is an impressive assortment of lenders, community-based organizations, individuals, national intermediaries, government sponsored entities, and federal, state and local government agencies. We are grateful to them all for their assistance.

<p>Alternative Federal Credit Union 301 West State Street Ithaca, NY 14850 Mr. Bill Meyers Manager (607) 277-6291 Ext. 817 (607) 277-6391 Fax Regional Community Development Financial Institution.</p>	<p>Association of Farmworker Opportunity Programs Suite 910, 1611 North Kent Street Arlington, VA 22209 Ms. Lynda Diane Mull Executive Director (703) 528-4141 Ext. 101 (703) 528-4145 Fax National Employment, Training, and Support Services Organization.</p>
<p>American Banking Company 225 S. Main St. Moultrie, GA 31768 Mr. Ronnie Marchant President (912) 985-2222 (912) 985-2828 Fax Community Bank.</p>	<p>Association of Local Housing Finance Agencies Suite 300, 1200 19th Street, NW Washington, DC 20036 Ms. Susan Ellis Housing Finance Director (202) 857-1997 (202) 857-1111 Fax National Non-Profit Association of Affordable Housing Finance Professionals.</p>
<p>America's Community Bankers 900 19th Street Washington, DC 20006 Ms. Charlotte Bahin Regulatory Counsel (202) 857-3121 (202) 296-8716 Fax Association of more than 1,500 Savings and Community Financial Institutions.</p>	<p>Bank of America 500 N. Akard Street, 23rd Floor Dallas, TX 75201 Mr. James Richardson Vice President (214) 758-4658 (214) 758-4624 Fax Community Development Department.</p>
<p>American Home Ownership Education Counseling Institute Suite 1220, 1156 15th Street, NW Washington, DC 20005 Ms. Karen Hill Executive Director (888) 243-2499 (888) 243-2477 Fax National Housing Counseling Institute.</p>	<p>Bay Meadow Corporation 2310 North Patterson Street, Bldg. H Valdosta, GA 31620 Ms. Emily Hagan Sales and Marketing Manager (912) 245-8774 (912) 245-0570 Fax Local Affordable Housing Developer.</p>
<p>Aspen Institute Suite 1070, 1333 New Hampshire Avenue, NW Washington, DC 20036 Mr. Meriweather Jones Executive Director (202) 736-5804 (202) 467-0790 Fax Ms. Diane Morton Rural Economic Technical Assistance and Policy Organization.</p>	<p>Border Waterworks 1227 Paseo De Peralta Santa Fe, NM 87501 Mr Charlie Clemments Executive Director (505) 988-4270 (505) 984-3089 Fax Regional Water Self-Help Organization.</p>

<p>Butler & Associates P.O. Box 2552 Jackson, MS 39207 Ms. Pat Butler President (601) 362-0858 Rural Development Consulting Firm.</p> <p>Center For Community Change 1000 Wisconsin Avenue, NW Washington, DC 20007 Mr. Pablo Isenburg Executive Director (202) 342-0594 (202) 333-5462 Fax National Technical Assistance Non-Profit Organization.</p> <p>Center for Community Self Help 301 West Main Street Durham, NC 27701 Ms. Kate Mckee Associate Director (919) 956-445 (919) 956-4600 Fax Statewide Community Development Non-Profit.</p> <p>Center For Economic Options 601 Delaware Avenue Charleston, WV 25302 Ms. Pam Curry Executive Director (304) 345-1298 (304) 342-0641 Fax Regional Economic and Microbusiness Development Organization.</p> <p>Center For Rural Affairs P.O. Box 406 Walthill, Nebraska 68067 Mr. Don Ralston Administrative Director (402) 846-5428 (402) 846-5420 Fax Private Non-Profit Research Organization.</p>	<p>Central Appalachian Peoples Credit Union PO Box 50 Berea, KY 40403 Mr. Marcus Bordelon President (606) 986-8423 (606) 986-58336 Fax Regional Community Development Financial Institution.</p> <p>Charlotte-Mecklenburg Housing Partnership Suite 300, 1201 Greenwood Cliff Charlotte, NC 28204-2822 Ms. Patricia Garrett President (704) 342-0933 (704) 342-2745 Fax Private Non-Profit Housing Development and Finance Corporation.</p> <p>Chase Manhattan Bank Rural Housing Division 1400 E. Newport Center Dr. Deerfield Beach, FL 33442 Mr. Jack Jones Vice President (954) 698-1123 (954) 422 1244 Fax National Rural Housing Originations.</p> <p>Chase Manhattan Mortgage Corporation Suite 925, 7900 Xerxes Avenue Bloomington, MN 55431 Ms. Nancy Beck Divisional credit Manager (612) 897-3774 Ext. 210 (612) 897-3968 Fax Rural Development Division.</p> <p>Coastal Enterprise, Inc. P.O. Box 268 Wiscasset, ME 04578 Mr. Ron Phillips President (207) 882-7552 (207) 882-7308 Fax Statewide Community Development Corporation.</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>Colorado Advanced Technology Institute Suite 700, 1625 Broadway Denver, CO 80202 Mr. Brian Geoghegan Program Director (303) 620-4777 Ext. 312 (303) 620-4789 Fax State-Sponsored Rural Technology Development Program.</p>	<p>Dept. of Housing and Urban Development Single Family Development 75 Spring Street, SW Atlanta, GA 30303 Mr. Ralph Jackson Manager, Single Family Products (404) 331-4801 Ext 3153 (404) 730-3152 Fax Regional Office.</p>
<p>Community Equity Investments, Inc. 302 North Barcelona Street Pensacola, FL 32501 Mr. Daniel Horvath President & CEO (850) 595-6234 (850) 595-6264 Fax Regional Small Business Development Non-Profit.</p>	<p>Enterprise Corporation of the Delta 308 East Pearl Street Jackson, MS 39201 Mr. William Bynum President & CEO (601) 944-1100 (601) 944-0808 Fax Regional Economic Development Corporation.</p>
<p>Community Investment Corporation of North Carolina P.O. Box 19999 Raleigh, NC 27619-1999 Mr. Roger Earnhardt Executive Vice President (919) 781-7979 (919) 881-9909 Fax Statewide Consortium.</p>	<p>Fannie Mae 3900 Wisconsin Avenue, NW Washington, DC 20016 Manufactured Housing Ms. Beth Marcus Director, Housing Impact (202) 752-7888 (202) 752-4230 Fax Housing Impact Division.</p>
<p>Community Works in West Virginia 5710 Chimney Drive Big Chimney, WV 25302 Ms. Lynn Talley Executive Director (304) 965-2241 (304) 965-2264 Fax Statewide Non-Profit Housing Consortium.</p>	<p>Fannie Mae Foundation Suite 1900, 950 East Paces Ferry Road Atlanta, GA 30326-1161 Mr. Fred Wacker Manager (404) 398-6270 (404) 398-6285 Fax Southeast Regional Office.</p>
<p>Dept. of Housing and Urban Development Office of Consumer and Regulatory Affairs 9156 7th Street, SW Washington, DC 20410 Ms. Marion F. Connell Director (202) 708-6409 (202) 708-4213 Fax Manufactured Housing and Standards Division.</p>	<p>Fannie Mae Suite 1800, 950 East Paces Ferry Road Atlanta, GA 30326-1161 Ms. Patricia Evans Affordable Housing Business Manager (404) 398-6047 (404) 398-6285 Fax Southeast Housing Impact Division.</p>

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102
Ms. Vicki Perlstein
Information Specialist
(703) 883-4296
(703) 734-5784 Fax

Regulatory Agency.

Farmers and Mechanics National Bank
110 Thomas Johnson Drive
Frederick, MD 21702
Mr. Jody Yee
CRA Officer
(301) 694-4121
(301) 695-3080 Fax

Regional Bank.

Farmer Mac
Suite 200, 919 18th Street, NW
Washington, DC 20006
Mr. Tom Stenson
Vice President
(202) 872-7700
(202) 872-7713 Fax

Agricultural Finance Division.

Farm Service Agency
355 E. Hancock Avenue, Stop 104
Athens, GA 30601
Mr. Hanson Carter
State Executive Director
(706) 546-2166
(706) 546-2129 Fax

Georgia State FSA Office.

Federal Reserve Bank of Kansas City
925 Grand Boulevard
Kansas City, MO 64198
Mr. Larry Meeker
Vice President
(816) 881-2476
(816) 881-2135 Fax

Community Affairs Department.

First Citizens National Bank
300 North Main Street
P.O. Box 517
Charles City, IA 50616
Mr. Colin Robinson
Regional President
(515) 228-5315
(515) 228-3047 Fax

Regional Bank.

First National Bank of Shelby
P.O. Box 10
Shelby, NE 68662
Rich Chochon
President
(402) 527-5261
(402) 527-5265 Fax

Community Bank.

First Union
113 S. Tennessee Avenue
Lakeland, FL 33801
Mr. Michael Smith
Assistant Vice President
(941) 499-1334
(941) 499-1335 Fax
Regional Community Development Lending Division.

Florida Housing Coalition
Suite C, 1367 E. Lafayette Street
Tallahassee, FL 32301
Ms. Tracy Suber
Executive Director
(850) 878-4219
(850) 942-6312 Fax
Statewide Technical Assistance Non-Profit.

Florida State Rural Development Council
Suite 201, 325 John Knox Road
Tallahassee, FL 32303
Ms. Karen Prentiss
Executive Director
(850) 921-0123
(850) 922-9596 Fax
Rural Public/Private Alliance Organization.

<p>Freddie Mac 8250 Jones Branch Drive McLean, VA 22102-3110 Ms. Ginger Walters Senior Business Analysis (703) 918-5045 (703) 918-5291 Fax Expanding Markets Department.</p>	<p>Housing Assistance Council Suite 600, 1025 Vermont Avenue, NW Washington, DC 20005 Mr. Moises Loza Executive Director (202) 842-8600 (202) 347-3441 Fax National Rural Housing Technical Assistance and Finance.</p>
<p>Freddie Mac 2300 Wendy Ridge Parkway North Tower Atlanta, GA 30339 Mr. Anthony Stripling Regional Manager, Affordable Lending (770) 857-8848 (770) 857-8803 Fax Southeast Regional Office.</p>	<p>Housing Assistance Council Suite 1130, 615 Peachtree Street, NE Atlanta, GA 30308 Ms. Harriet Macklin Housing Development Specialist (404) 892-4824 Ext. 3 (404) 892-1204 Fax Regional Office.</p>
<p>Glacier Affordable Housing Foundation Glacier Bank 202 Main Street, P.O. Box 27 Kalispell, MT 59903 Mr. Steve Van Helden Executive Vice President (406) 756-4253 (406) 756-4204 Fax Regional Low-income Housing Fund.</p>	<p>Howard Bank, N.A. 111 Main Street, P.O. Box 409 Burlington, VT 05401 Ms. Amy Towle-Mailloux Vice President (802) 860-5541 (802) 860-5542 Fax Regional Bank.</p>
<p>Heartland Center For Leadership Development Suite 920, 941 O Street Lincoln, NE 68508 Mr. Milan Wall Director (402) 474-7667 (402) 474-7672 Fax Rural Leadership Development Non-Profit.</p>	<p>HUD Housing Counseling Clearinghouse 2277 Research Boulevard Rockville, MD 20850 Ms. Geneva Cox Project Manager (301) 519-5315 (800) 217-6970 - Agencies and Bankers (301) 519-6655 Fax National Housing Counseling Clearinghouse.</p>
<p>Help Promotion Program Initiatives Suite 145B, 2639 N. Monroe Street Tallahassee, FL 32303 Ms. Mary Sutherland Executive Director (850) 488-0055 (850) 414-6914 Fax Rural Economic Development Organization.</p>	<p>Interfaith Housing of Western Maryland 205 S. Church Street, P.O. Box 48 Middletown, MD 21769 Ms. Kay Schultz Housing Director (301) 371-7039 (301) 371-7022 Fax Regional Development Corporation.</p>

<p>Kennebec Valley, C.A.P. Agency 101 Water Street, P.O. Box 1529 Waterville, ME 04903 Ms. Nancy Findlan Housing Director (207) 873-2122 (207) 873-0158 Fax Regional Social Service Support Agency.</p> <p>Kentucky Highlands Investment Corporation 362 Old Whitley Road P.O. Box 1738 London, KY 40744 Ms. Jerry Rickett President & CEO (606) 864-5175 (606) 864-5194 Fax Regional Business Development Firm.</p> <p>Little Dixie Community Action Agency, Inc 502 West Duke Street Hugo, OK 74743 Mr. Bob Yandell Executive Director (405) 326-3351 (405) 326-2305 Fax Local Community Development Non-Profit.</p> <p>Montana Community Development Corporation 127 North Higgins Missoula, MT 59802 Mr. Thomas Swenson President (406) 543-3550 Ext. 13 (406) 721-4584 Fax Regional Community Development Non-Profit.</p> <p>Mountain Association For Community and Economic Development 33 Chestnut Street Berea, KY 40403 Ms. Paula Bowman Director of Business (606) 986-2373 (606) 986-1299 Fax Regional Economic Development Non-Profit.</p>	<p>McAuley Institute Suite 310, 8300 Colesfield Road Silver Springs, MD 20910 Ms. Joanne Kane Executive Director (301) 588-8110 Ext. 253 (301) 588-8154 Fax National Low-Income Housing Development Non-Profit.</p> <p>Manufactured Housing Institute 2101 Wilson Blvd., Suite 610 Arlington, VA 22201 Mr. Joe Owens Vice President Finance (703) 558-0657 (703) 558-0401 Fax National Manufactured Housing Advocate.</p> <p>Mutual Federal Savings 205 Auburn Avenue Atlanta, GA 30335 Mr. Alphonso Whitfield President (404) 659-0701 (404) 659-3916 Fax Local Mutual Saving Bank.</p> <p>National Association of Affordable Housing Lenders 1050 17th Street, NW Washington, DC 20036 Mr. Robert Widrow Associate Director (202) 861-5770 (202) 861-5768 Fax Professional Association for financial Institution Executives.</p> <p>National Center for Small Communities/ National Association of Towns and Townships Suite 294, 444 N. Capitol Street, NW Washington, DC 20001 Ms. Nancy Stark Director of Community Economic Development (202) 624-3550 (202) 624-3554 Fax National Information Organization for Small and Rural Communities.</p>
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>National Community Capitalization Association 924 Cherry Street Philadelphia, PA 19107 Mr. Mark Pinsky Executive Director (215) 923-4754 (215) 923-4755 Fax National CDFI Membership Association.</p> <p>National Community Reinvestment Coalition Suite 540, 733 15th Street, NW Washington, DC 20005-2112 Mr. John Taylor President & CEO (202) 628-8866 (202) 628-9800 Fax Community Reinvestment Organization.</p> <p>National Drinking Water Clearinghouse West Virginia University P.O. Box 6064 Morgantown, WV 26506 Mr. Sanjay Saxena Program Director (304) 293-4191 Ext. 5512 (304) 293-3161 Fax Rural Water Technical Assistance and Information Services.</p> <p>National Rural Water Association 2915 S. 13th Street Duncan, OK 73533 Mr. Robert Johnson Chief Executive Officer (508) 252-0629 (508) 255-4476 Fax National Provider of Rural Water Training and Technical Assistance.</p> <p>Nebraska Rural Development Commission The Atrium Bldg. Suite 610, 1200 "N" Street Lincoln, NE 68508-2022 Mr. Don Macke Executive Director (402) 471-6002 (402) 471-8690 Fax Rural Development Advocate.</p>	<p>Neighborhood Housing Services, Inc. 317 Madeline Avenue Lafayette, LA 70509 Ms. Susannah Malbreaux Executive Director (318) 269-1353 (318) 234-3103 Fax Local Community Development Non-Profit.</p> <p>Neighborhood Housing Services, Inc. 622 West 500 North Salt Lake City, UT 84116 Ms. Maria Garciaz Executive Director (801) 539-1590 (801) 539-1593 Fax Local Community Development Non-Profit.</p> <p>Neighborhood Reinvestment Corporation Suite 750, 4801 N.W. Loop 410 San Antonio, TX 78229 Mr. Ronald Johnston District Director (210) 256-8518 Ext. 29 (210) 256-8349 Fax South Central District.</p> <p>North Carolina Low Income Housing Coalition Suite 200, 3901 Barrett Drive Raleigh, NC 27069 Ms. Linda Shaw Executive Director (919) 881-0707 (919) 881-0350 Fax Statewide Low Income Housing Advocate.</p> <p>North Carolina Rural Economic Development Center. 4021 Cary Drive Raleigh, NC 27610 Mr. Billy Ray Hall President (919) 250-4314 (919) 250-4325 Fax Rural Policy and program Organization.</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>North Dakota State University P.O. Box 5636 Fargo, ND 58105 Dr. Marvin Duncan Professor (701) 231-7444 (701) 231-7400 Fax Department of Agricultural Economics.</p>	<p>Pinnacle Bancorp 702 B Avenue, P.O. Box 275 Central City, NE 68826 Mr. Bradley Koehn Vice President (308) 946-3883 (308) 946-3885 Fax Midwest Multi-bank Holding Company.</p>
<p>Northwest Montana Human Resources, Inc. 214 Main Street, P.O. Box 8300 Kalispell, Montana 59904-1300 Ms. Donna Bolender, CPA Fiscal Officer (406) 752-5452 (406) 752-6582 Fax Regional Community Development Non-Profit.</p>	<p>Quitman Federal Savings 100 West Screven Street/P.O. Box 592 Quitman, GA 31643 Mr. Melvin Plair President (912) 263-7538 Ext. 19 (912) 263-5385 Fax Community Thrift.</p>
<p>One Valley Bank One Valley Square Lee & Summers Street Charleston, WV 25301 Mr. Roger Mooney Senior Vice President (304) 357-5060 (304) 348-7024 Fax Community Outreach Division.</p>	<p>Rio Grande Valley Empowerment Zone 301 South Texas Avenue Mercedes, TX 78570 Mr. Carlos Trevino Chief Operating Officer (956) 514-4000 (956) 514-4007 Fax Federally Designated Rural Empowerment Zone.</p>
<p>Office of the Comptroller of the Currency Suite 700, 2345 Grand Boulevard Kansas City, MO 64108 Mr. Bradley Streeter Community Development Specialist (816) 556-1800 (816) 556-1892 Fax Financial Regulatory Agency.</p>	<p>Rural Community Assistance Corporation P.O. Box 2868 Roanoke, VA 24001 Ms. Beth Pusha Loan Manager (540) 345-1184 (540) 342-2932 Fax National Community Development Organization (Southeast Region).</p>
<p>Owsley County Action Team 212 Church Street Booneville, KY 41314 Ms. Jeanette Rogers Director of Community Development (606) 593-7296 (606) 593-7781 Fax Local Community Development Group.</p>	<p>Rural Community Assistance Corporation Suite 203, 2125 19th Street Sacramento, CA 95818 Mr. Bill French President & CEO (916) 447-2854 (916) 447-2878 Fax National Community Development Organization (Western Region).</p>

Rural Development and Finance Corporation
Suite 350, 711 Naverro
San Antonio, TX 78205-1721
Mr. Gordon Goodwin
Vice President
(210) 212-4552
(210) 212-9159 Fax
Regional Community Development Financial Institution.

Rural Housing Services
Suite 533, 1400 Independence Avenue SW
Washington, DC 20050
Mr. Mike Colbert
Senior Loan Specialist
Washington, DC
(202) 690-3832
(202) 690-3025 Fax
Single Family Housing Division.

Rural Land Institute
2440 East Waterwell Road
Salina, Kansas 67401
Ms. Beverly Worster
Director
(913) 823-5376
(913) 823-8728 Fax
Research, Education, and Public Policy.

Rural Lisc
Suite 1100, 1825 K Street, NW
Washington, DC 20006
Mr. Hal Wilson
Senior Program Director
(202) 739-9263
(202) 785-8030 Fax
National Community Development Intermediary.

Rural Opportunities, Inc
Suite 401, 339 East Avenue
Rochester, NY 14604
Mr. Lee Beaulac
Senior Vice President
(716) 546-6325 Ext. 388
(716) 546 7337 Fax
Regional Community Development Financial Institution.

Rutland West Neighborhood Housing Services, Inc.
P.O. Box 541
West Rutland, VT 05777
Mr. David Dangler
Executive Director
(802) 438-2303
(802) 438-5338 Fax
Regional Community Development Non-Profit.

Southeast Rural Community Assistance Project
145 W. Campbell Avenue, SW
Roanoke, VA 24001-2868
Ms. Mary Terry
Executive Director
(540) 345-1184
(540) 342-2932 Fax
Rural Water/Wastewater Development Non Profit.

Southern Rural Development Center
P.O. Box 9656
Mississippi State, MS 39762
Mr. Bo Beaulieu
Director
(601) 325-3207
(601) 325-8915 Fax
Coordinates Land Grant Rural Development Programs.

Southern Rural Development Initiatives
P.O. Box 1972
Raleigh, NC 27602
Ms. Debbie Warren
Executive Director
(919) 829-5900
(919) 829-0504 Fax
Regional Community Development Intermediary.

Sturgis Bank & Trust
125 East Chicago Road
Sturgis, MI 49091
Ms. Tracy Parker
Vice President/CRA Officer
(616) 651-9345 Ext. 224
(616) 651-5512 Fax
Community Savings Bank.

Sturgis Neighborhood Program
205 E. Chicago Road
PO Box 413
Sturgis, MI 49091
Ms. Julie Paulson
Executive Director
(616) 651-4780
(616) 651-2069 Fax

Local Community Non-Profit.

Texas A&M University
Department of Agricultural Economics
Mail Stop 2124
College Station, TX 77843
Mr. Daniel Klinefelter
Professor
(409) 845-7171
(409) 845-7440 Fax
Agricultural Extension Service.

Texas Federation Housing Counselors, Inc.
Suite 233, 1402 Corinth Street
Dallas, Texas 75215
Mr. Edward Harris
President
(214) 421-8342
(214) 426-2799 Fax
Regional Housing Counseling Non-Profit.

The Social Compact
Suite 420A, Two Wisconsin Circle
Chevy Chase, MD 20815
Ms. Lynn Reilly Whiteside
Executive Director
(301) 718-0165
(301) 718-0166 Fax
National Coalition of Community Investment Industry Leaders.

University of Illinois
326 Mumford Hall
1301 West Gregory Drive
Urbana, IL 61801
Dr. Paul Ellinger
Associate Professor
(217) 333-5503
(217) 333-5538 Fax
Center for Agricultural Finance.

U.S. Bancorp
96 South 6th Street
Minneapolis, MN 55402
Mr. Ed Landes
Senior Vice President
(612) 973-8196
(612) 973-8196 Fax
Regional Bank.

USDA Economic and Research Services
Food & Rural Economic Division
Room 2139, 1800 M Street, NW
Washington, DC 20036
Mr. Bob Collender
Financial Economist
(202) 694-5343
(202) 694-5663 Fax
Rural Business Development and Policy.

USDA Rural Development
355 E. Hancock Avenue
Athens, GA 30610
Ms. Laura Meadows
State Director
(706) 546-2162
(706) 546-2139 Fax
State Rural Development Office.

USDA Rural Development
117 Timberlane Road
P.O. Box 50
Spooner, WI 54801
Ms. Marlene White
Community Development Manager
(715) 635-8799
(715) 635-6534 Fax
Regional Office.

U.S. Environmental Protection Agency
Mail Code 4606
Washington, DC 20460
Mr. Peter Shanahan
National Small Systems Coordinator
(202) 260-5813
(202) 260-4656 Fax
National Programs Office.

VMH Inc.
930 Cambria Street
Christiansburg, VA 24073
Mr. Jonaca Casper
Executive Director
(540) 382-2002 Ext. 30
(540) 382-1935 Fax
Statewide Housing Development Corporation.

Washington Mutual Bank, N.A.
Washington Mutual Towers
1201 Third Avenue
Seattle, WA 98101
Mr. Robert Schoos
First Vice President
(206) 461-3068
(206) 554-5120 Fax
National Consumer Bank.

Washington State University
Department of Agricultural Economics
Pullman, WA 99164-6210
Ms. Priscilla Salant
Senior Research Associate
(509) 335-7613
(509) 335-1173 Fax
University Extension Program.

W.K. Kellogg Foundation
One Michigan Avenue
Battle Creek, MI 49017
Ms. Guillermina Hernandez-Gallegos
Program Director
(610) 986-0413
**Social Economic and Community Development
Foundation.**